

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: TAMMY S. CALOW

Case No. 15-81498

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/03/2015.
- 2) The plan was confirmed on 12/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/08/2018.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,502.00.
- 10) Amount of unsecured claims discharged without full payment: \$9,694.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 23,952.52
Less amount refunded to debtor(s)	\$ 25.00
<b>NET RECEIPTS</b>	<b>\$ 23,927.52</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,882.79
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,882.79</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
ALLY FINANCIAL	Sec	0.00	32,418.39	0.00	0.00	0.00
ALLY FINANCIAL	Sec	0.00	22,749.65	0.00	0.00	0.00
CAP 1 / KAWAS	Sec	0.00	NA	NA	0.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	459.36	459.36	459.36	0.00
UNION SAVINGS BANK	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,335.00	1,100.85	1,100.85	1,100.85	0.00
CERASTES LLC	Uns	5,487.00	5,487.54	5,487.54	5,487.54	0.00
MIDLAND CREDIT MANAGEMENT	Uns	4,274.00	5,961.33	5,961.33	5,961.33	0.00
CBNA	Uns	0.00	NA	NA	0.00	0.00
FHN	Uns	0.00	NA	NA	0.00	0.00
GECRB / JC PENNY	Uns	0.00	NA	NA	0.00	0.00
GEMB / WALMART	Uns	4,394.00	NA	NA	0.00	0.00
HSBC DIRECT MERCHANT BANK	Uns	5,300.00	NA	NA	0.00	0.00
NAVIENT	Uns	0.00	NA	NA	0.00	0.00
BASS & ASSOCIATES PC	Uns	865.00	746.25	746.25	746.25	0.00
BRIAN A FOX	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	0.00	4,289.40	4,289.40	4,289.40	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ILLINOIS STUDENT ASSISTANCE	Uns	0.00	44,816.90	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 459.36	\$ 459.36	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 459.36</b>	<b>\$ 459.36</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 17,585.37</b>	<b>\$ 17,585.37</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,882.79
Disbursements to Creditors	\$ 18,044.73
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 23,927.52</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/13/2018

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.